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ALEXANDER SUMMERS.

~~MATTOON. NATIONAL BANK~~

MATTOON, ORIGIN AND GROWTH.

(1946)

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MATTOON, Origin and Growth

A Concise Historical Sketch of Mattoon and Coles County With a Special Chapter on Banking

NEW MODERN BANKING QUARTERS

Published By

THE NATIONAL BANK OF MATTOON

Mattoon, Illinois

JULY, 1946

INTRODUCTION

In this concise historical sketch of Coles County and the City of Mattoon, including early Mattoon Banking, no attempt has been made to present a scholarly, documented study. Several excellent reports of that type have been written in earlier years. Among the most detailed and interesting are "The Historical Encyclopedia of Illinois and History of Coles County"; "A History of Coles County of 1879"; a number of souvenir booklets published for special civic occasions; and a documented history prepared by the Mattoon Journal-Gazette.

I have relied on these publications for much historical information. The many exhibits of old documents, pictures, official papers and manuscripts contributed by citizens in response to requests by The National Bank of Mattoon have been invaluable. Thanks to them, we have been able to include in this booklet some information never before published.

A brief account such as appears here cannot do justice to the fascinating history of Mattoon and the county. Yet its very brevity may serve to sharpen the perspective of events that created the city we know today.

This account compiled and written by he undersigned, makes no effort to include modern history of Mattoon, which would be a voluminous report in itself. We have dealt only with the birth and early years of an interesting personality—the City of Mattoon.

—ALEXANDER SUMMERS, Author

SOUVENIR BOOKLET — FORMAL OPENING
NEW AND MODERN BANKING QUARTERS
THE NATIONAL BANK OF MATTOON

OPEN HOUSE

JULY 26-27-29-30

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"HISTORY AT A GLANCE"

Chronology of Important Events in History of Coles County and Mattoon.

1830—Charter granted for organizing Coles County 12 years after Illinois was admitted into Union; named in honor of Gov. Edward Coles.

1831—Lincoln family settles in Coles County three miles southeast of site later chosen for city of Mattoon.

1832—Close of Black Hawk War; signal for rapid settlement by White Man.

1836-37—Passage of Internal Improvement Act leading to railroad construction.

1843—Name of "Coles Court House" changed to Charleston, county seat.

1851—Illinois Central Railroad is incorporated by Eastern capitalists.

1854—Town site of Mattoon is mapped out; plat filed May 15, 1855.

1855—Terre Haute & Alton Railroad and Illinois Central R. R. right of ways cross at Mattoon.

1856—Mattoon's first newspaper, the Weekly Independent Gazette, begins publication.

1857—By vote of 65 to 25, Mattoon votes to incorporate as village; elects board of trustees.

1858—Lincoln-Douglas debate is held at fair grounds in Charleston.

1860—Lincoln wins presidency; Lincoln electors carry Coles County by 28-vote plurality.

1861—Mattoon receives charter as city.

1864—Dole's Opera House, first real theatre of Mattoon, is opened.

1865—The First National Bank of Mattoon is established with capital of $60,000; first successful banking institution in Mattoon.

1865—Broomcorn first grown in county; becomes important cash crop in 70's.

1866-70—Mattoon experiences greatest building boom.

1871—Northern Coal & Mining Co. given permit to mine on land then south of city (now area of Marshall Avenue and 21st Street); coal mined in 1880.

——IN HIS HONOR

The City of Mattoon was named to honor William B. Mattoon, Eastern-born railroad contractor.

1874—The Mattoon National Bank, city's second successful banking institution, is organized.

1878—Railroad known as Peoria, Decatur & Evansville begins service.

1891—First sidewalks of concrete, then known as "artificial stone", laid on Broadway.

1897—First great street fair is held in Mattoon; first of kind in state.

1898—Cornerstone is laid for new Odd Fellows Old Folks' Home.

1899—Eastern Illinois State Teachers College opens at Charleston.

1903—Mattoon dedicates new public library; Lewis L. Lehman, president of The First National Bank, negotiates grant from Andrew Carnegie.

1906—Memorial Methodist Hospital is dedicated.

1911—The First National Bank and The Mattoon National Bank merge.

1913—Illinois Central Railroad tracks are lowered to present level.

MATTOON! WILLIAM MATTOON! WE WANT MATTOON!" These words rose above the sultry din in a crowd of three thousand people on that beautiful June day, 1855. Others took up the call. The name Mattoon rolled across the monotonous, untamed prairie.

Smilingly, William Mattoon acknowledged the cries. He was visibly proud of this day—prouder still that a town of the "Big Prairie" was being named after him.

Minutes later, Harrison Messer, an associate of Mr. Mattoon in railroad construction work, announced from the top of a freight car that the train was stocked with beer and other refreshments to which all were welcome. Tincups glinted in the sun like fireflies at dusk as they were passed among the happy crowd.

Later in the day the hardy pioneers staged horse races, wrestling matches, foot races and other contests. Horses even were matched in a race with the locomotive, but history does not record the outcome. So a town was born—in the good-natured, boisterous fashion of the pioneer.

Mattoon had been the product of an almost fantastic collision of happy circumstances. Until a few months before, the site of the town had been a dismal panorama of swamp grass, quagmire, dog-fennel and a single tree, the later-to-be historic Lone Elm at 32nd and Western Avenue. Nothing marked it as a town site—until the routes of two projected railroads intersected at that point in land survey maps. The history of this coincidence carried back almost 20 years.

Lone Elm Marker

Still a majestic landmark of the early Mattoon town-site is the historic Lone Elm at 32nd and Western Avenue.

In 1836-37 Illinois passed the Internal Improvement Act. Among other improvements, it called for construction of new railroads. At that time, Illinois was only 18 years old, having been admitted into the Union in 1818. Only a small number of white people had set foot on the rich, swamp-dotted prairie land of eastern central Illinois.

Beginning in the late twenties, people came from Tennessee, Kentucky and Virginia as if drawn by a magnet to the rich and virgin soil of the state. They fell heir to land which had been held in years past by most of the leading Indian tribes—the Kaskaskias, Cahokias, Michigamis, Tamaroas, Shawnees, Potawatomis, Sacs, Foxes, Peorias, Illinois and Kickapoos. The straggling remnants of these tribes bowed out in the thirties after the close of the Black Hawk War in 1832.

As farmers swarmed to "The Grand Prairie," Yankee ingenuity solved the problem of its cultivation. Oramel Clark, a Connecticut blacksmith who had settled in Sangamon County, invented in 1830 an efficient prairie-breaking plow. Clark's "sod-buster" and later improved models subdued the wire-tough prairie grass and the networks of bristling roots. The early settlers worked doggedly to drain the swamps. Following in the wake of increased farming came numerous mills.

Coles County, carved out of territory originally in Clark County, was organized in 1830. Charleston, then known as "Coles Court House", the only sizeable settlement in the new county, became the county seat. For the next quarter of a century the influx of settlers from the South and East was accelerated. Coles County grew in eminence, particularly after Abraham Lincoln, the gifted young leader of men who had driven his parents to Coles County in an ox-drawn wagon in 1831, became an important political figure. Lincoln never lived in this county, but he was well known here because he visited his relatives frequently and was active in politics.

"METEORS" AND "THE FREEZE"—

Several rather fantastic caprices of Nature gave the early history of the county a legendary flavor. One was "the meteoric shower" of November 12, 1833. Hiram Tremble, later one of the builders of the Illinois Central Railroad and a pioneer Mattoon business man, left a vivid description of this phenomenon.

"The air was full of falling drops of fire. . . . sometimes they would alight on a leaf of a bush or tree and go out with a peculiar noise that sounded like 'tchuck' . . . the meteors were falling all around me as thick as hail or as raindrops in an ordinary shower . . . the opinion that the end of the world was at hand strongly prevailed."

The "sudden freeze" of December 20, 1836, was another startling freak of natural events. On that mild afternoon a storm cloud approached from the northwest. As it passed over the country, everything was frozen almost instantly. Elisha Linder, pioneer settler of Mattoon, reported that "it was so piercing in its coldness that I could not walk against it. . . . The water was frozen as it blew into little ridges . . . and mud and slush became as hard as stones. . . ."

ELISHA LINDER

Practically all of Coles County was well settled before Mattoon was founded. Early communities such as Magnet, Old Richmond, Paradise, Fuller's Point, Wabash Point, and the rural areas of the surrounding townships supplied the bulk of the pioneer organizers of the new town.

Mattoon was born in the fifties—the period of greatest growth in the State, when the population doubled. The whole nation was coming of age and entering a turbulence which was to erupt into a civil war. New industries and new inventions spurred expansion.

Railroading already was one of the greatest industries in the middle period of the 1800's. The Illinois Central Railroad was organized in 1851 by a group of Eastern capitalists. Work began in 1853. Ephraim Jennings, later a prominent

business man of Mattoon, was employed by the railroad as civil engineer to survey for the right of way. Later in the same year he resigned to take the contract for the grade and bridge work north of the city. He and a partner, Hiram Tremble—a versatile Methodist minister—sold their equipment to James and Edmund True who did the same kind of work for the Terre Haute and Alton Railroad from Charleston to Mattoon. The Trues later became leading figures in the building of Mattoon.

THE RACE TO THE CROSSING—

The track for both railroads was laid in 1855. By accepted practice, the first railroad to effect a crossing at any intersection was exempt from maintenance of the bed and trackage at that point. A spirited race was thus launched between crews of the Illinois Central and the Terre Haute & Alton. The latter won by a margin of four days, early in the month of June. Word spread that a locomotive would arrive in a few days. On June 9, 3,000 people swarmed over the ridge that was to nuture Mattoon and enacted the scene described in the beginning of this story.

Mattoon had actually been born almost a year earlier. The route of the Illinois Central, in doubt for many months, became fixed in the summer of 1854. Feverishly, the early architects of the town made plans to plat the site and subdivide the property. Land prices jumped from 69 cents an acre to $25 an acre when the railroads actually crossed a year later. Ebenezer Noyes, a wealthy Yankee trader from Massachusetts, purchased the whole of section fourteen from the Illinois Central for $30 an acre. This was known later as Noyes addition and embraced roughly the area west of 19th St.

EBENEZER NOYES

But Mattoon was still merely a dream—or rather, a determination in the minds of a tough knot of pioneers. The Illinois Central had other plans. Its officials and David A. Neal, a pioneer from Massachusetts, had hoped to locate a town three miles north of the intersection—had even chosen the name of Arno for it. The pioneers were cool to this proposal. They wanted to locate at the intersection of the railroads.

In December, 1854, John Meadows of Charleston surveyed section thirteen, known as "Original Town of Mattoon," and mapped out the town site. Thirteen owners of land in the section were present during the survey. The native owners were Linder, Noyes, Cunningham, Dole and Allison. Early in 1855 the site was staked off. This earned section thirteen the name of "Pegtown", a label which persisted for two years after it was officially named Mattoon. The map was filed on May 15 and the town was known as Mattoon from that day forward.

Mattoon, incidentally, was not a name drawn from a hat or hit upon as a happy inspiration. It was deliberately chosen by the founders to honor a man who had helped to build the railroads. William B. Mattoon was the active member of a Springfield, Mass., construction company named Phelps, Mattoon & Barnes. New York born and educated in Connecticut, Mattoon had come West when his company won a contract to lay track for the Terre Haute & Alton Railroad, later to be

The Essex House—Lincoln spoke there in 1858; and the Mattoon Hotel at Broadway and 17th Street. Shown at the left is the First National Bank of Mattoon.

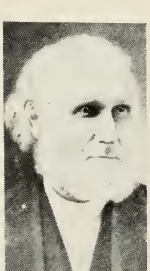
known as the Big Four. An urbane man with much charm, Mattoon impressed his associates from the first day he came to Coles County. The founders honored him by giving the town his name at a meeting on May 15, 1855, in the Bunnell House in Charleston. Ebenezer Noyes cast the only dissenting vote, choosing the name Essex in honor of his native county in Massachusetts.

An early historian tells that a lot sale in "Pegtown" or Mattoon was held on May 16. "Hundreds of persons attended and prices that were regarded as enormous were bid for desirable locations."

One anonymous early settler has left a record of early Mattoon. "It wasn't a town to begin with—just a crazyquilt of buildings. Temporary looking, they were. The first house wasn't built in Mattoon. It was moved in from the Benjamin Turney farm three miles east of town. Then Sexton & Fleming built a house on Charleston avenue (now 1717 Charleston) in which they opened a store in April, 1855. Later, the Cartmell family bought this property and kept it up for many years. The first marriage, by the way, was held in the Turney home, which had been converted into a boarding house.

"Benjamin Turney owned the first business house, a brick building where the Hulman & Co. warehouse is now located. In 1856 more than a hundred buildings were put up in Mattoon. The Pennsylvania House, a hotel, was the first big building in town. The wood frame was made in Terre Haute and shipped here for erection. It stood on high posts over a quagmire on Broadway where the Buck-Middlesworth building now stands", he added. "There was a cob walk leading from the street to the hotel entrance. The Kentucky House, or the Union House as it was sometimes called, was built earlier, though."

The most famous of all early hotels, however, was the Essex House, built in 1857-58 by Ebenezer Noyes. It stood as a monument to the early history of Mattoon for more than 50 years. Long remembered by early residents was the visit paid the hotel by Abraham Lincoln in the spring of 1858. From a window space at the south side of the Essex, Lincoln spoke to a throng of local people. He was to return later in the year when he and Stephen A. Douglas held their memorable debate at the Charleston Fair Grounds. Both stopped in Mattoon for several hours before driving to Charleston.



M. T. TOBEY
Grandfather of R. P. Tobey and W. T. Miller, now living on Western Ave.

Growth of the settlement was so rapid that the founders decided to incorporate as a village in 1857. On June 6 the town board met, formulated rules for the village government and elected trustees. Michael T. Tobey was the first president of the board. He had been one of the earliest settlers, having cut timber in the winter of 1854 from his farm on the Kickapoo for a home he built in 1855 in the new town.

The first ordinance enacted by the board required all male citizens to work four days annually on the streets, or to pay a fine of four dollars. Later, ordinances were passed to curb the sale of intoxicating liquors and to provide penalties for misdemeanors such as Sunday labor, drunkenness, gaming, leaving carcasses in streets, digging in streets, fast driving, or obstructing sidewalks. One of the earliest ordinances, passed in 1859, stipulated that dogs would not be permitted to run free on the streets.

Mattoon was now a village. At least 500 persons were residents in 1857. In 1860 the population had vaulted to 1,500.

In 1861 the people voted to charter Mattoon as a city, which was formally completed on April 2. The town was on its way to energetic growth, culminating in a great construction boom after the Civil War. After serving honorably for the Union in the Civil War, scores of Mattoon men came back to give the city new impetus. Among them was Col. Jonathan Richmond, who later became president of the Mattoon National Bank.

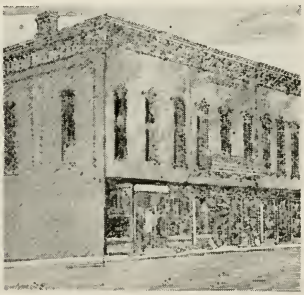
JONATHAN RICHMOND

Mattoon was an established city by 1865. Its population was nearing 3,500; by the year 1870 it was to increase another thousand. Business activity skyrocketed and home building reached a level of intensity probably never since attained.

A great deal of vital and even romantic history has been made in Mattoon since 1865. Most of it, however, was the product of natural growth, both in the State and in the locality. Of considerable economic importance was the building of another railroad, later to be known as the Peoria, Decatur and Evansville, now a branch line of the Illinois Central. This enterprise had its beginning in two short lines built in the seventies. The Decatur, Sullivan and Mattoon Railroad was under construction by 1873. It ran afoul of financial problems, went into receivership and finally was reincorporated as the Decatur, Mattoon & Sullivan Railroad. This line was consolidated in 1880 with the Grayville & Mattoon Road and received its present name. The Illinois Central took over both sections of the road in 1902.

The Terre Haute & Alton Railroad went through a series of reorganizations before affiliating with the New York Central System in 1900. In the course of its growth the name of the line was changed three times, being known successively as the St. Louis, Alton & Terre Haute R. R., the Indianapolis & St. Louis R. R., and the Cleveland, Cincinnati, Chicago & St. Louis, or "Big Four."

An interesting electric rail venture was the Mattoon City Railway Company



AT LEFT—The Mattoon National Bank, left to right, Thomas W. Gaw, S. M. Owings, Clara Shafer Ownby and George Richmond; AT RIGHT—The Dole Hall, 1601 Broadway, Mattoon's first theatre.

which linked Charleston and Mattoon as early as 1902. Passenger service opened in 1904. Three serious wrecks in consecutive years beginning in 1905 hampered growth of the interurban. Eighteen lives were lost in the last collision.

One of the more ambitious ventures in Mattoon was an attempt during the seventies to mine coal at the south edge of the city. Although the city subsidized the effort, it collapsed in the eighties for want of profit.

Shown here are the West Side School and the East Side School, Mattoon's first public school buildings, erected during the 60's.

As the town expanded, educational and spiritual institutions grew apace. The Yankee settlers from the East insisted on the best and most beautiful schools and churches. The first public schools were the West Side School—now Hawthorne—erected in 1864-65 in the 2400 block between Richmond and Champaign Avenues and the East Side School—now Longfellow—which opened in 1866 in the 1200 block of Prairie Avenue.

An Academy and a business college were other early successful institutions. Mattoon leaders were instrumental in having a teachers college located in Eastern Illinois, Charleston being chosen as the site.

EARLY CHURCHES—

The first church building in Mattoon was erected in 1856 by the "Old Line" Baptists at what later was known as 1421 Wabash Avenue. Five other denominations had erected churches by 1861. They were the First Presbyterian Church, the First Methodist Episcopal Church, Cumberland Presbyterian Church, Catholic Church and First Christian Church. Many religious faiths were represented only by circuit riders in the 60's. Services were held in private homes.

Representative of the beauty in early Mattoon architecture is the Trinity Episcopal Church building at 2200 Western Ave. Note board walks in foreground. The original church building, then owned by the Unitarians, was built in 1873.

Of romantic interest was Mattoon's famous Street Fair, first of its kind ever held in Illinois. Beginning in 1897 Mattoon held six consecutive events. They attracted thousands of visitors annually, including a delegation of political leaders from Mexico.

Mayor Frank Kern introducing Mrs. William Mattoon at 17th St. and Broadway during a Street Fair.

Miss Emily Burgess, now Mrs. Emily Osborne, driving one of the floats in an early Street Fair.

The panoply of these events formed an appropriate link between the two centuries. Shortly afterward, the nation entered a new era. Industrialization soon was to keynote the times. Mattoon adapted itself and grew steadily away from its earlier customs. At the close of the 19th century, population hovered near the 10,000 mark; Mattoon was prepared for the industrial era. Events and personalities were cut to a new and less spectacular pattern after 1900. Mattoon had come of age.

AT LEFT, view of the Street Fair looking east on Broadway;

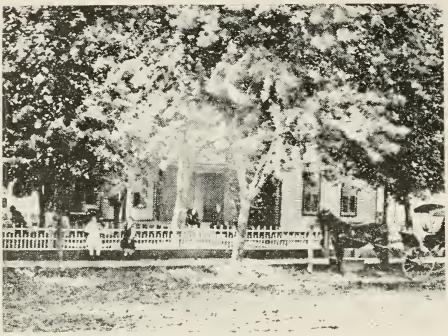
AT RIGHT, part of throng viewing festivities.

"RIVERS OF OIL"

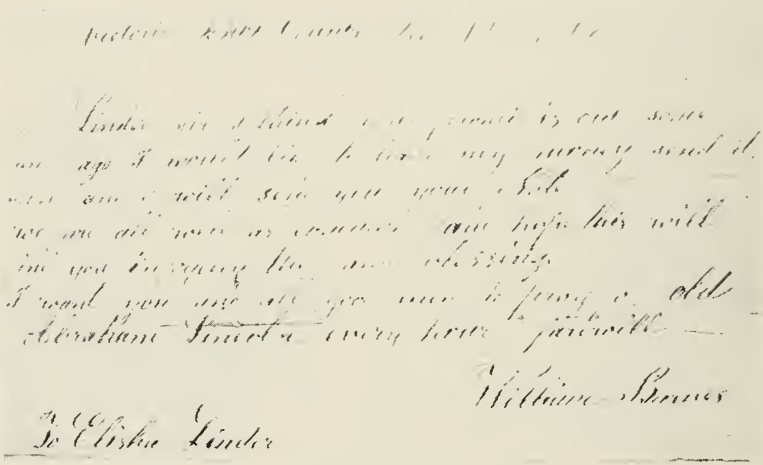
Mattoon . . . "is surrounded by farms as rich as any in the country, and underlaid not only with coal but, as I believe, with rivers of oil and gas awaiting development."

These prophetic words were used by Charles E. Wilson in 1906 to conclude his detailed historical account in the "Historical Encyclopedia of Illinois and History of Coles County". Mr. Wilson was president of the Mattoon National Bank at the time he wrote the history of the county.

Forty years after his prophecy, Mattoon is reaping the harvest of a robust oil boom. Early in 1946 Mattoon was an important producing area in Illinois. Drilling operations continue unabated as this is written.

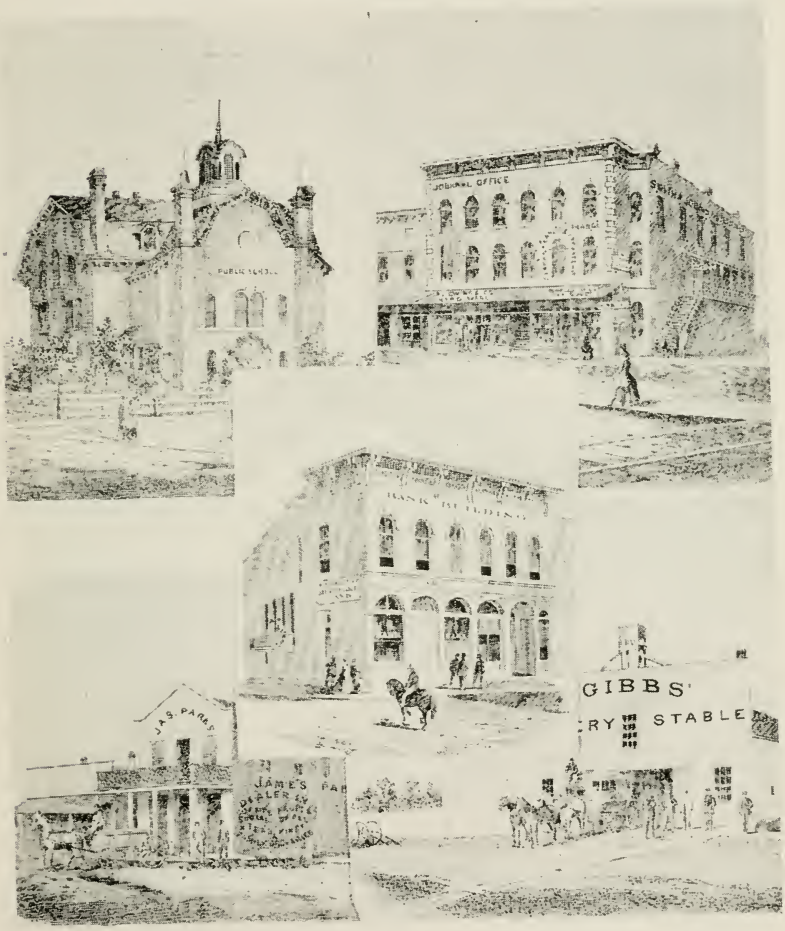


ABOVE — Broomcorn seeding near Humboldt; AT LEFT — Hasbrouck property, 1121 Charleston, one of oldest homes.



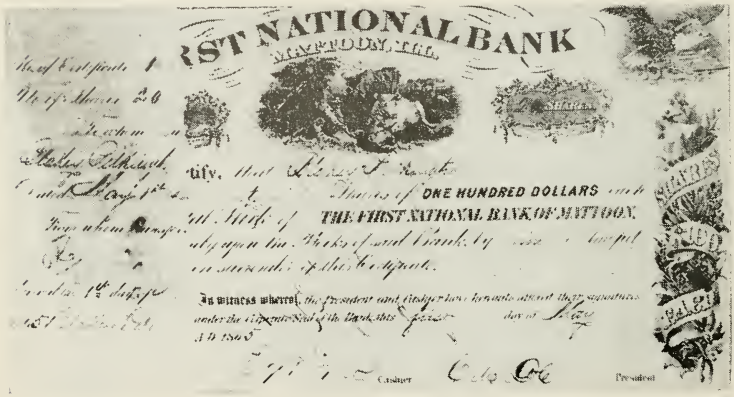
AT RIGHT — Buck - Middlesworth building in an earlier day; BELOW— View in 1871 looking east on Broadway from I. C. tracks.

MEMORABLE LANDMARKS OF THE EARLY DAYS

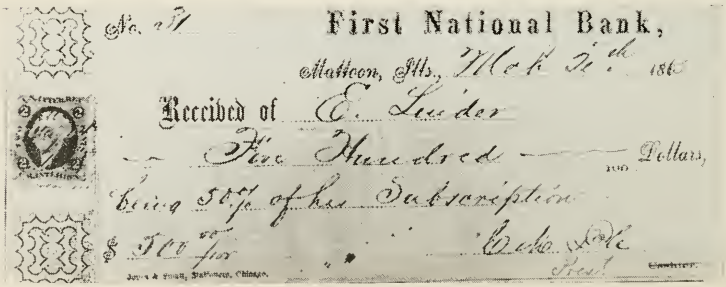


At top from left to right are the West Side School and the Holmes building, street-level I. C. tracks in foreground; in center is the Craig building, then home of Farmers & Merchants Bank; at bottom are business building at southeast corner of Broadway and 16th Street and Gibbs Livery Stable west side of Illinois Central between Broadway and Charleston Avenue.

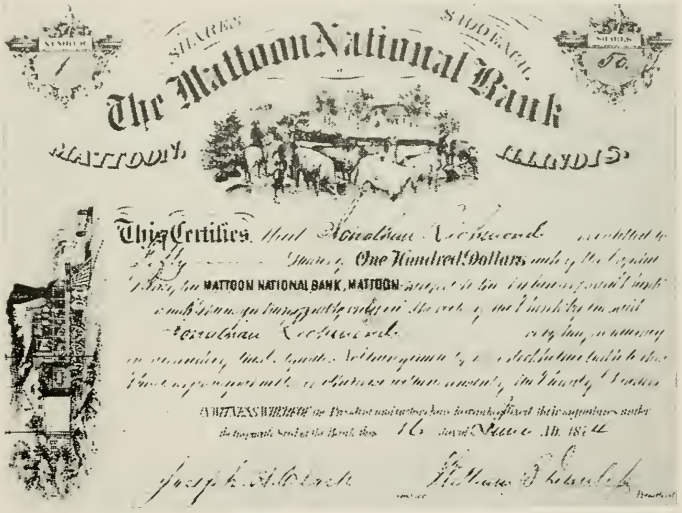
One of the most familiar of all photographs of early Mattoon—before 1912—is thi

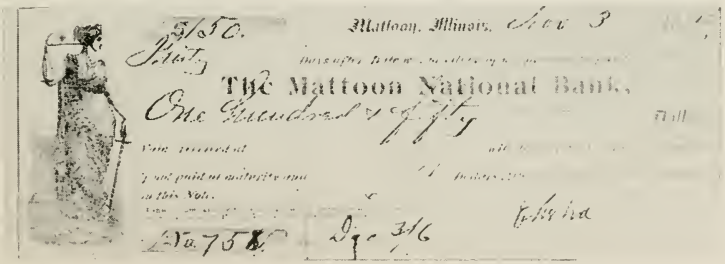


Shown on these pages are four old important documents related to early banking history in Mattoon. The two in the center are taken from the records of the First National Bank in 1865 and Mattoon National Bank in 1874, the others from scrap book of Ray Champion's, grandson of Elisha Linder.



w of Broadway, looking west and north and east from I. C. tracks and Broadway.





THEN AND NOW

SOME PEOPLE LIVING HERE NOW WHO LIVED IN OR NEAR MATTOON IN 1865

MRS. A. BEALL | MRS. MARY E. CLAVAN | MISS HARRIETT RIDDLE | MRS. J. W. SANDERS | MRS. E. W. KEITH

Mrs. Anna Beall, 404 North Twenty-second Street. Born in Moultrie County 1860. Mrs. Mary E. Clavan, 2221 Prairie Ave. Born Moultrie County 1857. Miss Harriett Riddle, 3500 Western Ave. Born 1861, has lived at above address 63 years. Mrs. J. W. Sanders was born in 1862, moved to Mattoon in 1863, and lived in log school house. Mrs. E. W. Keith, 2012 Shelby. Born in 1864.

MR. AND MRS. H. C. ALLISON | S. A. D. HARRY | J. H. BELL | ROBERT C. GOAR

Mr. and Mrs. Henry C. Allison of Pleasant Grove Township were born in that township in 1860. S. A. D. Harry was born May, 1860, in Humboldt Township. He now resides at 1312 Charleston Avenue. J. H. Bell has resided at his present address R. R. 2, Mattoon, for 65 years. Robert C. Goar was born August, 1860, south of Mattoon. Now resides at 3113 Pine Avenue.

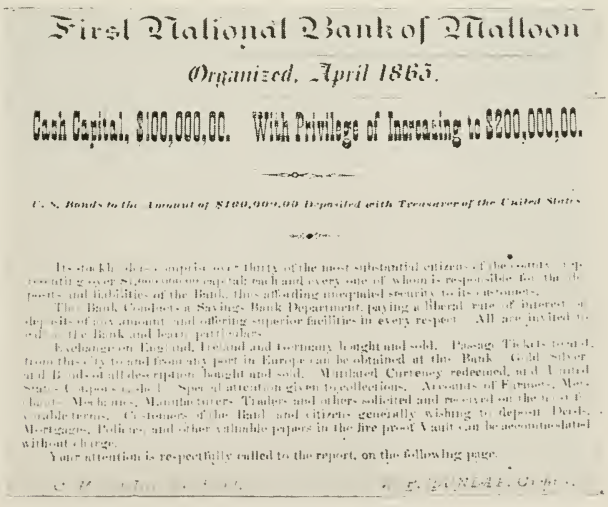
REV. EDWARD D. CHAMPION | DR. O. W. FERGUSON | MRS. CARRIE B. SCOTT | THOMAS JOS. FIELDS | ALBERT HOOTS

Rev. Edward D. Champion resides at 2901 Western Avenue. born in Paradise Township. Dr. O. W. Ferguson, was a resident in this community in 1865, resides at 1401 Wabash Avenue. Mrs. Carrie B. Scott, born in 1865, Paradise Township, now resides in Windsor, Illinois. Mr. Thomas J. Fields, born in 1865, at 1804 Champaign Avenue, his present address. Mr. Albert Hoots, born February, 1860, in Humboldt Township, his present address.

LINKS BETWEEN THE PAST AND PRESENT

No. 1
THE NATIONAL BANK OF MATTOON. 1911.
10 SHARES
This Certifies that Jesse D. Andrews
is the owner of Ten Shares
of One Hundred Dollars each in the Capital Stock of
THE NATIONAL BANK OF MATTOON
transferable only on the Books of the Bank in person or by Attorney upon the surrender of this Certificate.
Mattoon, Illinois.
THE NATIONAL BANK OF MATTOON

The number one stock certificate of The National Bank of Mattoon was purchased by Jesse D. Andrews.



First National Bank of Mattoon

Organized, April 1865.

Cash Capital, $100,000.00. With Privilege of Increasing to $200,000.00.

U. S. Bonds to the Amount of $100,000.00 Deposited with Treasurer of the United States

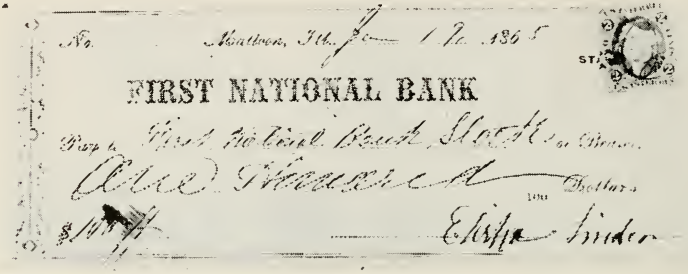
Its stockholders comprise over thirty of the most substantial citizens of the county, representing over $1,000,000.00 capital, each and every one of whom is responsible for the deposits and liabilities of the Bank, thus affording unequaled security to its customers.

The Bank Conducts a Saving Bank Department, paying a liberal rate of interest on deposits of any amount, and offering superior facilities in every respect. All are invited to call at the Bank and learn particulars.

Exchange on England, Ireland and Germany bought and sold. Passage Tickets issued from there by to and from any port in Europe can be obtained at the Bank. Gold, Silver and Bonds of all descriptions bought and sold. Mutilated Currency redeemed, and United States Coupons cashed. Special attention given to collections. Accounts of Farmers, Merchants, Mechanics, Manufacturers, Traders and others solicited and received on the most favorable terms. Customers of the Bank and citizens generally wishing to deposit Deeds, Mortgages, Policies, and other valuable papers in the fire proof Vaults can be accommodated without charge.

Your attention is respectfully called to the report, on the following page.

The First National Bank issued this advertisement in the early 1870's; note service offered in buying passage tickets to Europe.


No. Mattoon, Ill. Jan 1 A.D. 1865
FIRST NATIONAL BANK
Pay to First National Bank Hoots & Bro.
Order Brewster & Co Cashier
$ Elisha Snider

One of the earliest checks drawn on the First National Bank of Mattoon is shown here.

EARLY MATTOON BANKING

First National Bank building—at 1613 Broadway.

Mattoon banking history dates back to 1858. James T. and John Cunningham of Mattoon and Thomas A. Marshall and O. B. Ficklin of Charleston joined to open a private bank at what later became 1713 Broadway. Using the trade style of Marshall, Cunninghams, True & Ficklin, this institution did business until the middle of 1860. John W. True, a member of the first bank, was appointed cashier of a successor, The Mattoon Bank, the history of which is obscure. It apparently served until 1862 when Pilkington & Green, another private bank, began operations in the building used by Marshall, Cunninghams, True & Ficklin.

The Mattoon National Bank building—at 1704 Broadway.

Banking in this period was a hazardous pursuit for banker and depositor alike. The problem was national—one which plagued Lincoln in his efforts to raise money

H. P. McNAIR

Retired and now living at Lake Mattoon, Mr. McNair was cashier of the First National Bank, 1904-1909; vice-president of Mattoon National Bank, 1909-1910; and vice-president and director of the National Bank of Mattoon 1911-1918. Mr. Brewster, a resident of North Okaw Township when the First National Bank was organized in 1865, is now president of the Central National Bank of Mattoon. He was a loyal customer of the First National Bank prior to the organization of the bank he now heads.

Of special mention also are Charles S. Hoots of Western Ave. road and F. R. Jones, 1020 Lafayette Ave, both former employees of The Mattoon National Bank.

JOHN F. BREWSTER

for the war effort. The value of money fluctuated almost daily. More than 1700 types and denominations of notes were in use. Many were counterfeit. Few private institutions could weather the ebb and flow of values.

Congress in 1864 established a uniform system of banking under legislation known as "An Act to Provide a National Currency." A new era of banking began near the close of the Civil War. The product of this stability in Mattoon was a new bank—the First National Bank of Mattoon. Thirty-two of the most influential men in western Coles County organized this bank in 1865. The capital stock was $60,000. The first board of directors, elected on February 21, 1865, was composed of C. M. Dole, Alonzo Eaton, Samuel Smith, William Miller, S. W. True, J. C. Dole, I. R. Herkimer, Hiram Cox and L. Chapin.

Above is the front of the Spitler Noble Insurance Agency. The three men in the center doorway are A. Spitler, John Thode and Joe Withington. Miss Merle Spitler, now Mrs. Harvey Wright, in front.

On the following day the directors elected C. M. Dole as president. Mr. Dole thus headed the first permanent banking house in Mattoon, the history of which is carried into the present day by The National Bank of Mattoon.

The First National Bank succeeded Pilkington & Green, whose trade style had been changed to Pilkington & Co. when Mr. Green withdrew and W. B. Dunlap and C. G. Townsend became partners in 1863. The new bank bought the business, safe, furniture and fixtures of its predecessor for $1,000, began business in that company's offices, and took over its accounts.

During the same year the directors voted to buy property for a new bank. Choosing the "Hiram Cox lot" at 1613 Broadway, the bank paid $1,800 for the property, then considered a high price. Capital stock was increased to $100,000 within a few months and the bank moved to its new quarters in 1866.

CAPTAIN WITHINGTON

DR. C. B. FRY

COLONEL BOGGS

Three of the most colorful and influential leaders in early Mattoon history are pictured above. At left is Captain Joseph "Cap" Withington, descendant of a noble English family, pioneer business man in Mattoon, mayor and historian; in center is Dr. Charles B. Fry, mayor of Mattoon from 1899 through 1902 and a prominent civic leader; at right is Col. Boggs, colorful personality in Mattoon's early history and a companion of "Buffalo" Bill Cody

Favored by rapid growth of Mattoon and good times generally, the bank grew steadily and accumulated a heavy reserve. Its strong position was an asset in 1878-79 when the nation staggered through a severe depression. A competing bank, the Farmers & Merchants Bank of Mattoon, crashed and carried with it the deposits of many business men and several farmers. By passing dividend payments for those two years the First National Bank conserved its earnings. These were the only lapses in dividend payments in the 81 years' history of the institution and its successor, The National Bank of Mattoon.

Another competitor, the Mattoon National Bank, also rode out the storm without serious damage. This bank, organized in 1874, had a meteoric rise—once boasted honestly that it had "two dollars of surplus laid by for every dollar of capital stock." This affluence placed it seventh on the national roll of honor in the nation and second in Illinois.

The Mattoon National Bank was chartered on May 20, 1874, and placed its management in the hands of the following directors: E. B. McClure, Moses Kahn, Jonathan Richmond, Ambrose Kern, G. T. Kilner, Michael Walsh, Joseph H. Clark, and W. B. Dunlap. Choosing an experienced man for the presidency, the directors named W. B. Dunlap, a former partner in Pilkington & Co. and cashier of the First National Bank until he resigned in 1874. Joseph Clark, later to be president, was chosen cashier. This bank erected a building at 1704 Broadway and conducted business there continuously until 1911.

Banking was an influential profession by 1880. Salaries scarcely matched the prestige, however. Fifteen hundred dollars a year was the average income of a president. Bookkeepers were paid $30 a month. Bank officials were cautious with loans. During its first year of business, the First National loaned money to the individual directors of the West Side School rather than to the school district, which was newly organized. Thus a way was found to promote the growth of public institutions.

That the two leading banks of Mattoon should ever merge seemed a remote possibility to Mattoon citizens. Both were powerful institutions, expertly managed and financially secure.

The delicate health of one man and the ambition of another were the agents of the merger. Kentucky-born, shrewd Chas. E. Wilson was president of the Mattoon National in 1911. Lewis L. Lehman, immigrant from Germany and a former president of the Mattoon National, headed the rival concern.

Mr. Wilson's health had been frail for a number of years. As early as 1903 he had told the board of directors that he must spend less time at the bank. He offered to give up one-third of his salary if a vice-president could be installed and repeated this request in 1905. Still, his zeal for banking never ebbed. In 1910 he reported to the board that he had purchased for the bank the premises at 1632-34 Broadway for $30,000. He had thwarted his rival, Mr. Lehman, who had offered $27,500. The board approved and authorized the construction of a new three-story building, the cost of which was approximately $60,000.

Late in the year 1910 President Wilson despaired of regaining his health and

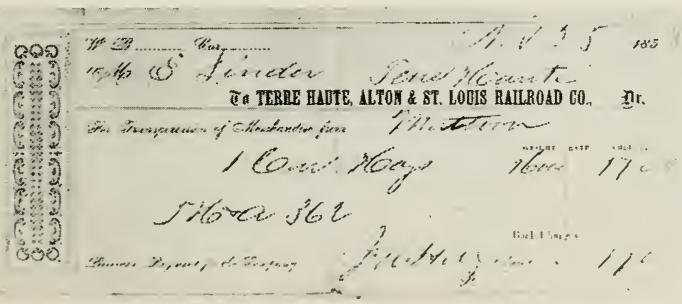
decided to sell his stock. Working quietly, he arranged to sell to George W. Parker, a St. Louis stockholder. Mr. Lehman heard of the proposal and, sensing the chance for a sensational coup, got in touch with Mr. Parker. He reached terms quickly. Not until two months later did Mr. Wilson know of the transaction. Mr. Lehman then announced that the two banks would be merged and use the name, The National Bank of Mattoon. A writer of that period remarked that the report of the consolidation "caused the greatest sensation of any financial news ever published in the county."

On July 1, 1911, the new bank opened for business in the beautiful new building which had been erected by the Mattoon National and occupied by that institution for only two months. Mr. Lehman continued as president. Capital and surplus totaled $300,000 and deposits exceeded $1,200,000.

One other bank was organized in Mattoon before the turn of the century. The Mattoon State Savings Bank was founded in 1893, opening for business in the Montague building at the corner of Broadway and 17th Street. James H. Clark was the first president. In 1911 it bought the Coles County State Bank which began business in 1908 at 1618 Broadway with J. B. Cartmell as president. The Mattoon State Savings Bank changed its name to the State National Bank in 1912, became a state bank again in 1921 under the name of the State Trust & Savings Bank, and closed on January 7, 1924. Reorganized by E. T. Guthrie, the bank reopened on January 22 as the First State Bank of Mattoon, but voluntarily liquidated on December 9, 1926.

This concludes the history of the banking institutions organized prior to the 20th century. Today, Mattoon has two banks. The Central National Bank of Mattoon, organized in 1910 as the Central Illinois Trust & Savings Bank, has deposits of $3,600,000, according to the last report on December 31, 1945, to the comptroller of the currency. The National Bank of Mattoon showed deposits of $11,700,000 as of the same date.

Total banking deposits of more than fifteen million dollars reflects the financial progress of Mattoon during the 20th century.



Pictured here is a freight receipt when Railroad was three years old.

J. STANLEY WEIS, President
The National Bank of Mattoon

July, 1945

To the Public:

Mattoon has prospered in the past. We have faith in its future. It is our purpose not only to keep pace but to lead as in the past.

Accordingly we have again provided additional and improved modern banking quarters. Every change has had a definite purpose and underlying every purpose has been the aim of "better service to the public." This, therefore, is a dividend to you for your loyal support and splendid cooperation.

Being an integral part of the community and providing leadership shall remain our fixed policy—meeting conditions as they arise but preparing for them in advance.

We invite and solicit full use of these new facilities.

President

TIME FOR DECISION

The four officers pictured here comprise the management group of The National Bank of Mattoon. They meet regularly to decide policy and plan for the future. Left to right are J. Stanley Weis, President; E. W. Vollmer, Vice-president; Francis A. Hoag, Vice-president and Cashier and Martin F. Behrend, vice-president and Trust Officer.

Mr. Weis was assistant cashier of the Farmers and Traders Bank at Manchester, Ill., for four years before taking a similar position with the Mattoon National Bank in 1910. After consolidation of the two leading banks of the city in 1911, Mr. Weis moved steadily through the executive offices of The National Bank of Mattoon and was named president on January 9, 1945. He has been a director since 1920.

Mr. Vollmer began his banking career with the First National Bank in 1911, five months prior to the consolidation, became assistant cashier of The National Bank of Mattoon in 1918, advanced to the position of cashier in 1939, became a director in 1940, and has been vice-president since January 9, 1945.

Mr. Hoag has been with The National Bank of Mattoon since 1915, became assistant cashier in 1920, cashier in 1945, and was elevated to vice-president and cashier on January 8, 1946, at which time he also was elected a director.

Mr. Behrend, who started with the bank in 1916, has specialized in trust work. He became an assistant cashier in 1924, assistant trust officer in 1939, trust officer in 1941, and vice-president and trust officer on January 8, 1946.

Messrs. Weis, Vollmer and Hoag were born in Mattoon Township, Mr. Behrend is a native of Humboldt Township.

DISCUSSING BANKING OPERATIONS

Assistants to the Management Group, left to right—John W. Sheeks, Asst. Cashier and Asst. Trust Officer. Began his employment in March, 1920.
Leo Scofield, Asst. Cashier and Asst. Trust Officer, with the bank since December, 1924.
H. O. Phipps, Asst. Cashier. Began his employment in April, 1930.

OFFICER'S QUARTERS

Left to right: Girls—Elizabeth McVay, Anne Roberts, Marilyn Warren. Officers—J. Stanley Weis, E. W. Vollmer, F. A. Hoag, M. F. Behrend.

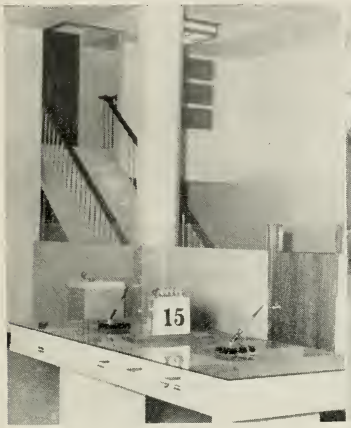
THE ENTIRE PERSONNEL

Men sitting: George Gray and Paul Volkman. **Girls sitting:** Norma Phelps, Anne Roberts, Elizabeth McVay, Marilyn Warren, Mary Storm, Nancy Huckleberry, Barbara Stiff, Margaret Easton and Veronica Crum. **Girls standing:** Idabelle Ely, Edna Gannaway, Lois Nichols, Betty Watts, Ille Fern Crane, Neva Hood and Jeanne Newland. **Men standing:** George Bennett, Maynard Keenan, Grant Fleenor, Eugene Bauer, Otis Phipps, Leo Scofield, M. F. Behrend, F. A. Hoag, E. W. Vollmer, J. Stanley Weis, John Beall and Don Gardner (in foreground). J. W. Sheeks and Burnita Bareither were on vacation.

NEW DOWN STAIRS BANKING and BOOKKEEPING ROOM—Statement Time

From left to right, sitting—Mary Storm, Norma Phelps, Barbara Stiff, Nancy Huckleberry, Elizabeth McVay, Idabelle Ely, Anne Roberts, Marilyn Warren, Margaret Easton, Edna Gannaway. From left to right, standing—Neva Hood, Grant Fleenor, Otis Phipps, Burnita Bareither, Veronica Crum, Betty Watts, John Beall, Maynard Keenan, Gene Bauer, Leo Scofield, Lois Nichols, George Bennett, John Sheeks and Jeanne Newland.

TO MEZZANINE FLOOR



Where directors room and employees lounge rooms are located.

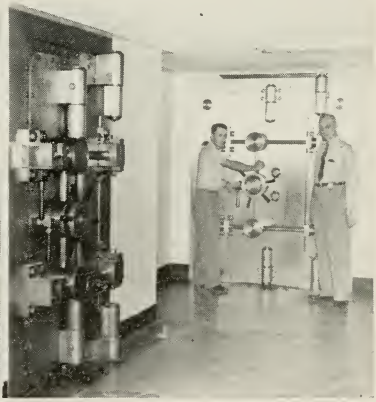
TELLER'S SECTION

Left to right: John Beall, Neva Hood, Grant Fleenor, Gene Bauer, Maynard Keenan, Otis Phipps, John Sheeks.

SAFE DEPOSIT LOBBY AND VAULT

Standing: Edna Gannaway
Sitting: Jeanne Newland

BANK VAULTS AT CLOSING TIME



Left to right: Otis Phipps, George Bennett

DIRECTORS — JULY, 1946

THE NATIONAL BANK OF MATTOON

FRED GRANT, Chairman

GEO. W. BOCK
G. F. DEGLER
JEWEL I. DILSAVER
F. A. HOAG
FRED KUEHNE
W. H. OWNBY
E. W. VOLLMER
J. STANLEY WEIS
FRED WHITE

This is sketch of the mural painted by Mrs. M. C. Talbot for lobby of bank.

ABOVE—The National Bank of Mattoon manages this 160-acre farm for Mrs. Jessie B. Kendall under agency agreement.

ABOVE—A 250-acre farm near Gays contour-farmed under direction of the bank; BELOW—160-acre agency farm north of Mattoon managed for owners.

ABOVE—Two farms near Mattoon managed by The National Bank of Mattoon; BELOW—The Trust Committee of the bank confers.

SOME MATTOON PIONEER ADVERTISERS

MATTOON ILLINOIS, CITY DIRECTORY 85

Taylor Wm M, lab, n s cor e 3d and Moultrie av
Terrell Harry, bds Dole House
Thatcher James A, engr E & I Jennings, r n e cor E and n 2d
The Mattoon Daily and Weekly Journal, Woods Bros, publishers and proprietors, e s e 1st 5 s Broadway av
The Mattoon Gazette, C B Bostwick & Co, publishers and propra, n s Broadway av opp e 1st
Thode John, carpenter, r n e cor Union and Moultrie av
Thode Mrs. Clare & Co, r n w cor e 4th and Dewitt av
Thomas Dorcas, wid of Samuel, r n s Wabash av 3 e e 6th
Thomas Hosie, lab, r w s e 6th 1 n Prairie av

Mme. F. H. RANDOLPH,

FRENCH MILLINERY

AND DRESSMAKING

Wedding Outfits and Mourning Costumes a Specialty

S. T Taylor's system of Dress Cutting and Fitting taught. All kinds of Hair Work made to order

East Side Second, 1 South Broadway. MATTOON, ILLINOIS.

1860. 1878.

KAHN BROS.,

THE OLDEST AND LARGEST

Clothing House!

IN CENTRAL ILLINOIS.

Goods made to order in first-class style on short notice. An immense stock of Hats and Furnishing Goods always on hand.

KAHN BROS.,

MATTOON, - - ILLINOIS.

G. E. COLSON,

—DEALER IN—

Choice Family Groceries,

FLOUR, FEED, &c.

Also COAL AND BUILDERS' MATERIAL.

North Side Broadway bet. Second and Third,

MATTOON, ILLINOIS.

ESSEX HOUSE,

AT END OF RAILROAD PLATFORM,

Established in 1860. Still here 1878

THE OLDEST

BOOT & SHOE HOUSE

IN THE CITY!

Manufactures to order and deals in Custom-made Boots and Shoes and Rubbers

My motto is "Good Goods, Quick Sales and Small Profits."

WILLIAM BURGESS.

No. 4 East Broadway, MATTOON, ILL

OBLINGER & COPPAGE,

No. 18 West Broadway, MATTOON, ILL.

—DEALERS IN—

Drugs, MEDICINES, Chemicals,

Paints, Oils and Glassware, Perfumery, Soaps, Brushes, Combs, Notions, Etc. Pure Wines and Liquors for Medicinal Purposes

PHYSICIANS' PRESCRIPTIONS CAREFULLY COMPOUNDED.

S. ALSCHULER,

PHOTOGRAPHIC ARTIST

And Millinery Establishment,

Three Doors East First National Bank,

MATTOON, ILLINOIS.

Fine Books. Elegant Note Paper

J. L AYER,

Bookseller, Stationer,

AND NEWS DEALER.

Complete stock of Music, Picture Frames, &c.,

MATTOON. ILL.

EUGENE BOULTE,

Graduate of the Watchmaking School of Geneva Switzerland.

—DEALER IN—

WATCHES, CLOCKS, JEWELRY, SILVER And PLATED WARE,

East of Weaver's Drug Store.

MATTOON, ILLINOIS

COX & SON,

Merchant Tailors.

Cleaning and Repairing Neatly and Promptly Done.

West Side First Street Four Doors South Broadway,

MATTOON, - - ILLINOIS.

S. A CAMPBELL,

Surgeon Dentist.

The Oldest Practicing Dentist in Coles County.

SPECIAL ATTENTION TO FILLING AND PRESERVING THE NATURAL TEETH.

GOLDGART BLOCK, SOUTH SIDE BROADWAY

Rooms 1 & 2 MATTOON, ILL.

These old advertisements are taken from a city directory of 1878. In the lower left hand corner is a photostatic copy of the letterhead used by the famous Essex House Hotel in the 1860's.

FORMER PRESIDENTS

C. M. DOLE, President
First National Bank
1865-1878

W. B. DUNLAP, Pres.
First National Bank 1883-1894, Mattoon National Bank 1874-1877.

J. H. CLARK, Pres.
Mattoon National Bank
1877-1880

J. RICHMOND, Pres.
Mattoon National Bank
1880-1881

C. E. WILSON, Pres.
Mattoon National Bank
1887-1911

L. L. LEHMAN, Pres.
Mattoon Nat. Bank 1881-1887, First Nat. Bank 1894-1911, Nat. Bank of Mattoon 1911-1920.

G. S. RICHMOND, Pres.
National Bank of Mattoon
1920-1931

W. H. OWNBY, Pres.
National Bank of Mattoon
1931-1939

FRED GRANT, President
National Bank of Mattoon
1939-1945

Mark Kahn, President First National Bank 1878-1879. W. B. Warren, President First National Bank 1879-1883. Photographs were not available at time of publication.

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